

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for Form 1449A
U.S. PATENT & TRADEMARK OFFICE

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	

Attorney Docket Number

6583-CON

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
O-O		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/09/1982	Atalia	
		US- 4,317,957	03/02/1982	Sendrow	
		US- 4,319,338	03/09/1982	Anderson, et al.	
		US- 4,420,751	12/13/1983	Paganini et al.	
		US- 4,454,414	06/12/1984	Benton	
		US- 4,460,960	07/17/1984	Anderson, et al.	
		US- 4,634,845	01/06/1987	Hale et al.	
		US- 4,678,895	07/07/1987	Tateisi, et al.	
		US- 4,689,478	08/25/1987	Hale et al.	
		US- 4,695,880	09/22/1987	Johnson et al.	
		US- 4,727,243	02/23/1988	Savar	
		US- 4,734,858	03/29/1988	Schlafly	
		US- 4,799,156	01/17/1989	Shavit et al.	
		US- 4,823,264	04/18/1989	Deming	
O-D		US- 4,947,028	08/07/1990	Gorog	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
O-O		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
O-O		EP-1,043,668 A2	10/11/2000	CheckFree Corporation		
O-O		EP-1,049,056 A2	11/02/2000	CheckFree Corporation		
O-D		EP-1,052,603 A2	11/15/2000	CheckFree Corporation		

Examiner Signature

Date Considered

12/7/05

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

JUN 21 2004

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

2

of

9

Complete If Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	

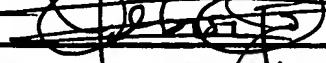
Attorney Docket Number 6583-CON

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number - Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
O-D		US- 5,007,084	04/09/1991	Materma et al.	
		US- 5,025,373	06/18/1991	Keyser, Jr., et al.	
		US- 5,220,501	08/15/1993	Lawlor, et al.	
		US- 5,231,571	08/27/1993	D'Agostino	
		US- 5,265,033	11/23/1993	Vajk et al.	
		US- 5,283,829	02/01/1994	Anderson	
		US- 5,287,270	02/15/1994	Hardy, et al.	
		US- 5,325,290	06/26/1994	Ceuffman, et al.	
		US- 5,326,959	06/05/1994	Perazza	
		US- 5,338,870	08/09/1994	Hughes, et al.	
		US- 5,341,429	08/23/1994	Stringer, et al.	
		US- 5,347,832	09/13/1994	Filepp, et al.	
		US- 5,383,113	01/17/1995	Kight, et al.	
		US- 5,420,405	05/30/1995	Chasek	
		US- 5,424,938	08/13/1995	Wagner et al.	
		US- 5,465,206	11/07/1995	Hilt, et al.	
		US- 5,473,143	12/05/1995	Vak et al.	
		US- 5,483,445	01/09/1996	Pickering	
		US- 5,594,910	01/14/1997	Filepp, et al.	
		US- 5,649,117	07/15/1997	Landry	
		US- 5,655,039	08/05/1997	Bucci	
		US- 5,699,528	12/16/1997	Hogan	
		US- 5,710,889	01/20/1998	Clark, et al.	
		US- 5,717,868	02/10/1998	James	
		US- 5,727,249	03/10/1998	Pollin	
		US- 5,729,693	03/17/1998	Holda-Fleck	
O-O		US- 5,745,888	04/28/1998	Rosen	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
O-D		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Clibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
O-O		WO99/15999	04/01/1999	Microsoft Corporation		

Examiner Signature  Date Considered 12/17/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 801.04.³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO

MIN 21 2004

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

10 of 10

1

<i>Complete if Known</i>	
Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ³	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
G - D	US- 5,787,403		07/28/1998	Randle	
	US- 5,815,665		09/29/1998	Teper, et al.	
	US- 5,832,460		11/03/1998	Bednar et al.	
	US- 5,845,267		12/01/1998	Ronen	
	US- 5,848,400		12/08/1998	Chang	
	US- 5,870,724		02/09/1999	Lawlor, et al.	
	US- 5,873,072		02/16/1999	Kight, et al.	
	US- 5,884,288		03/16/1999	Chang, et al.	
	US- 5,884,290		03/16/1999	Clark et al.	
	US- 5,880,140		03/30/1999	Clark et al.	
	US- 5,903,721		05/11/1999	Sixtus	
	US- 5,903,732		05/11/1999	Reed, et al.	
	US- 5,905,978		05/18/1999	Mjolsnes et al.	
	US- 5,920,847		07/06/1999	Kolling, et al.	
	US- 5,930,759		08/27/1999	Moore, et al.	
	US- 5,943,656		08/24/1999	Crooks, et al.	
	US- 5,956,695		09/21/1999	Carothers et al.	
	US- 5,956,700		09/21/1999	Landry	
	US- 5,963,925		10/05/1999	Kolling, et al.	
	US- 5,974,146		10/26/1999	Randle, et al.	
	US- 5,978,780		11/02/1999	Watson	
	US- 6,029,151		02/22/2000	Nikander	
	US- 6,032,133		02/29/2000	Hilt et al.	
	US- 6,044,382		03/28/2000	Neely	
	US- 6,049,786		04/11/2000	Smorodinsky	
O - O	US-6,052,457		10/05/1999	Abdelaal et al.	

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)			
O-O		GB-2,294,566 A	05/01/1996	Mitel Corporation	
O-O		WO99/58339	11/18/1999	Jean-Claude Sarda	
O-S		WO00/42551	07/20/2000	The Chase Manhattan Bank	
Examiner			Date	12/2/06	

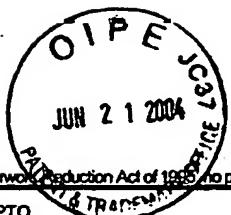
EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.18 if possible.⁶ Applicant is to place a check mark here if English language Translation is attached.

document under WIPO Standard ST. 16 if possible. *Applicant is to place a check mark here if English language Translation is attached.
Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

MW1035001ATP:DMM 06/2004



PTO/SB/08A (10-01)

Approved for use through 10/31/2002 OMB 0851-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
is required to collect or maintain this information unless it contains a valid OMB control number.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/752,874
(use as many sheets as necessary)				Filing Date	01/07/2004
				First Named Inventor	Dushyant Sharma
				Group Art Unit	3624
				Examiner Name	
Sheet	4	of	9	Attorney Docket Number	6583-CON

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

She

T

8

Complete It Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

**Examiner
Signature**

**Date
Considered**

12 / 7 / 06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.18 if possible. ⁶ Anticant is to place a check mark here if English-Japanese Translation is attached.

document under WIPO Standard ST.1, if possible. Applicant is to place a check mark here if English language translation is attached.
Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08B(10-01)

Approved for use through 10/31/2002. OMB 0651-0031
 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
 Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

5

of

9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	

Attorney Docket Number

6583-CON

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
O - D		ARALD JEAN-CHARLES and SUHAS D. JOSHI, Architectural Choices for OSS Integration, eAI Journal, September, 2001, pp. 59-63.	
		INTEROPERABILITY INITIATIVE OF THE BANKING INDUSTRY TECHNOLOGY SECRETARIAT (BITS), Electronic Bill Presentment and Payment (EBPP) Business Practices, May 9, 2000, Edition 2.1, Draft for Comment, Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA).	
		BUSINESS PRACTICES TASK FORCE OF NACHA's COUNCIL FOR ELECTRONIC BILLING AND PAYMENT, An Overview of Electronic Bill Presentment and Payment Operating Models: Process, Roles, Communications, and Transaction Flows, April 9, 1999.	
		PRICEWATERHOUSECOOPERS, Electronic Bill Presentment and Payment: A Primer, Zurich-Oerlikon.	
		JAMES S. DIGGS, Electronic Commerce and the Document: An Old Lexicon Re-Energized, Xploration Spring, 1997, pp. 28-29.	
		NETDELIVERY CORPORATION, EDM: Electronic Delivery Management: The Delivery Service for Electronic Commerce, Boulder, CO.	
		ROBERT LANDRY, IAN RUBIN, RICHARD BELL, Retail Banking Delivery Technology: Channels in Transition, Financial Services Technology Conference, April 27-28, 1998, The Tower Group, Newton, MA.	
		ROBERT LANDRY, Forecasting How U.S. Delivery Channels Will Play Out, FutureBanker, August, 1997, pp. 46-49.	
O - D		GARY B. MESHILL, A Perspective on Electronic Commerce and Payments, Price Waterhouse.	

Examiner Signature

Date Considered

12/17/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/08B(10-01)

Approved for use through 10/31/2002, OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

6

of

9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	

Attorney Docket Number 6583-CON

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
O - O		NO AUTHOR NAME GIVEN, Paysense: The Way Payments Will Be, Trisense Software, Ltd., Burnsville, MN, 1998.	
1		THOMAS P. VARTANIAN, Future Banking: Reinventing the Bank As an Idea Factory, American Banker, August 19, 1996.	
		THOMAS P. VARTANIAN, Future Banking: Key Question for Emerging Systems: Where is the Money? American Banker, June 17, 1996.	
		CHARLES G. MOODY, III, From the Publisher: Outsourcing, American Waste Digest, July 1998, p. 9.	
		NO AUTHOR NAME GIVEN, Everyone's Knocking on Home Banking's Door, Business Week, September 24, 2001.	
		THE ADVISORY BOARD COMPANY, A Proposition Beyond Rescue: The Pure Play Advantage, 1996, pp. 41-72.	
6 . V		THE ADVISORY BOARD COMPANY, Chapter III: Creating New Payments Businesses, 1996, pp. 283-298.	

Examiner Signature

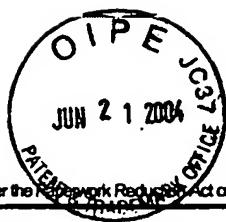
Date Considered

12/7/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002. OMB 0651-0031
 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
 Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

7

of

9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	

Attorney Docket Number

6583-CON

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
O - O		THE ADVISORY BOARD COMPANY, VI: Creating New Payments Businesses, 1996, pp. 113-146.	
		ASC X12 FINANCE SUBCOMMITTEE, Models for Consumer Billing and Payment Systems, June 1995, Technical Report Type 2	
		ASC X12 FINANCE SUBCOMMITTEE, Models for Consumer Billing and Payment Systems, October 1995, Technical Report Type II	
		MICHAEL C. MCCHESNEY, Banking in Cyberspace: an investment in itself, Banking/Investing, IEEE Spectrum, February 1997, pp. 54-63.	
		NO AUTHOR NAME GIVEN, Online Banking Report, Home Banking Partners, Issue 32, December 1997.	
		CHIP WICKENDEN, CCM, The Next Wave, Consumer EDI, May 1994,	
		JUST IN TIME SOLUTIONS, AT&T AND INTUIT, Open Internet Billing: White Paper, June 1998.	
		DAVID LAMM, The Effect of the Internet on Payment Processing, The Association for Work Process Improvement, April 27, 1999, Boston, MA.	
		LESLIE THWAITS, The Check's on the Net: CheckFree Is Making Electronic Commerce Hassle Free, SourceBook, April 1999, pp. 17-20, The Reddy Corporation International.	
O . O		ASC X12 FINANCE SUBCOMMITTEE, Reference Model for Addressing Financial Transactions, Technical Report Type 2, June 1996.	

Examiner Signature

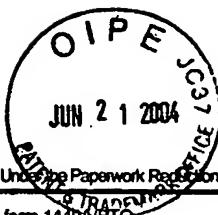
Date Considered

12/7/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 8 of 9

Complete if Known

Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	

Attorney Docket Number 6583-CON

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
0.0		ASC X12 FINANCE SUBCOMMITTEE, Consumer Service Provider Billing & Payment System Work Group, Meeting Notes from June 1995 X12F Trimester Meeting, 9/95.	
		VISA, Bill Interest in Electronic Remittance, Bill Payment Council Meeting, October 17, 1994, Methesda, MD.	
		ASC X12 FINANCE SUBCOMMITTEE, Models for Payment Systems, Technical Report Type 2, ASC X12 Procedures Review Board, February 1995.	
		A. LITAN, The Consumer E-Billing Hype Cycle, Research Note, 19 December 2000, GartnerGroup.	
		A. LITAN, Consumer E-Billing Shakeout: The Dust Starts to Settle, Research Note 3 October 2000, GartnerGroup.	
		K. KERR and A. LITAN, Trends in Bsuiness-to-Consumer Electronic Bill Presentment and Payment, Context Overview Report, 25 August 2000, GartnerGroup.	
		A. LITAN, Consumer E-Bill Payment: Built, but When Will They Come? Research Note, 18 February 2000, GartnerGroup.	
		A. LITAN, Three Banks Enter E-Billing Race with Post Office Model, Research Note, 15 July 1999, GartnerGroup.	
0.->		A. LITAN, Future Bill Distribution: Internet Post Office Model, Research Note, 9 April 1999, GartnerGroup.	

Examiner Signature

Date Considered

12/7/06

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

of

9

Complete If Known	
Application Number	10/752,874
Filing Date	01/07/2004
First Named Inventor	Dushyant Sharma
Group Art Unit	3624
Examiner Name	
Attorney Docket Number	6583-CON

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
O · D		DAVID B. HUMPHREY, Ph.D., Prospective Changes in Payment Systems: Implications for Credit Unions, Florida State University, Center for Credit Union Research, University of Wisconsin-Madison School of Business and the Filene Research Institute, 1997.	
		JODY CORNISH and OCTAVIO MARENZI, Scan and Pay Services: The Future of Electronic Bill Presentment, Celent Communications, May 2000, Cambridge, MA.	
		JODY CORNISH, OCTAVIO MARENZI and SANG LEE, Banks and Electronic Bill Presentment: A Survey, Celent Communications, April 2000, Cambridge, MA.	
		STONEMAN, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pp. 50-58.	
		HALLERMAN, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999.	
O · D		NO AUTHOR NAME GIVEN, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999,	

Examiner Signature

Date Considered

10/7/04

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

* Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



FD-350 (Rev. 1-25-64)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Washington, D.C. 20591-4500 • (800) 773-8777 • FAX: (202) 707-8300

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for Form 1449A/PTO		<i>Complete if Known</i>	
SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	10/752,874
		Filing Date	01/07/2004
		First Named Inventor	Dushyant Sharma, et al.
		Group Art Unit	3624
		Examiner Name	
Sheet	1	of	2
		Attorney Docket Number	6583-CON

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP § 608.01(e).

901.04. * Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible.⁶ Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/08B (10-01)

MW/1202569



Approved for use through 10/31/2002. OMB 0851-0031

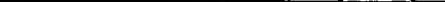
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO		<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/752,874
		Filing Date	01/07/2004
		First Named Inventor	Dushyant Sharma et al.
		Group Art Unit	3624
		Examiner Name	
(use as many sheets as necessary)		Attorney Docket Number	6583-CON
Sheet	2	of	2

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
J.O		SHARON OSBERG, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)", November 1999 (1999-11), XP-002192923	

Examiner Signature		Date Considered	12/7/06
-----------------------	---	--------------------	---------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231